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		Complete if Known				
Substitute for form 1449A/PTO				Application Number	10/033,592	
	. <b></b> . <b></b>			Filing Date	December 28, 2001	
INFORMATION DISCLOSURE				First Named Inventor	Michael J. Lego	
STATEMENT BY APPLICANT			CANT	Art Unit	3624	
				Examiner Name		
(use as	s many sheets as	s nece	ssary)			
Sheet	1	of	2	Attorney Docket Number	010575	

	U.S. PATENT DOCUMENTS							
Examiner	Cite	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear			
	No.1	Number - Kind Code <sup>2</sup> (if known)	MM-DD-YYYY					
	<b></b>	US-5,706,442	01-06-1998	Anderson et al.				
		US-6,272,472	08-07-2001	Danneels et al.				
		ALL REFERENCES	CONSIDERED	EXCEPT WHERE LIN	ED THROUGH. /S.W./			
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FOREIGN PATENT DOCUMENTS									
		Foreign Patent Document			Pages, Columns, Lines,				
Examiner Initials*	Cite No. <sup>1</sup>	Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Where Relevant Passages or Relevant Figures Appear	₹6			
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Application Number 10/033.592

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(use as	s many sheets as	s nece	ssary)			
Sheet	2	of	2	Attorney Docket Number	010575	

	NON PATENT LITERATURE DOCUMENTS						
Examiner Initials*	Cite No.¹  Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published						
		KIRSTY GREENWOOD and NIC CICUTTI, "Personal Finance: Switching isn't hard to do: More people divorce than change banks. But it's not that traumatic." <a href="Independent">Independent</a> , November 7, 1998.					
		CONAL GREGORY, "It can pay to watch out for those hidden bank charges," <u>Scotsman</u> , p. 37, January 23, 1999.					
Α	LL REFE	RENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /S.W./					

Examiner	/Samuel Weis/	Date	04/22/2009
Signature		Considered	04/22/2003

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<sup>&</sup>lt;sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.